

EXHIBIT C

Deposit Agreement and Disclosures

*Effective March 1, 2012, for deposit accounts in the
following states:*

*Arizona, Arkansas, Connecticut, Delaware, Florida,
Georgia, Idaho, Illinois, Indiana, Iowa, Kansas,
Maine, Maryland, Massachusetts, Michigan,
Missouri, Nevada, New Hampshire, New Jersey,
New Mexico, New York, North Carolina, Oklahoma,
Oregon, Pennsylvania, Rhode Island, South Carolina,
Tennessee, Texas, Virginia, Washington and
Washington D.C.*

*Effective May 18, 2012, for deposit accounts in
California*

Legal Process – Subpoena and Levy

"Legal process" includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture or other similar order.

We may charge your account a fee for each legal process. You agree to pay us for fees and expenses (including administrative expenses) that we incur in responding to any legal process related to your account, such as expenses for research and copying of documents. The fees and expenses may include attorneys' fees. We may deduct these fees and expenses from any of your accounts without prior notice to you.